

**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Post Office as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on

Date:

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Name:

Melissa Scanzillo

Signature:

Melissa Scanzillo
Clifford Chance US LLP

Docket No. 3499-226

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: David Lawrence

Filed: July 22, 2003

Group Art Unit: 3635

Serial No: 10/625,049

Examiner: to be determined

For: LONG TERM CARE RISK MANAGEMENT CLEARINGHOUSE

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In order to comply with 37 CFR 1.97 and 1.98, attached hereto is Form PTO-1449 and copies of the non-patent documents listed thereon.

Applicant respectfully requests the Examiner's consideration of the cited reference and entry into the record of this application and that it be cited of record in the prosecution history of the present application by initialing Form PTO-1449 next to the document. Such initialing is requested even if the Examiner does not consider a cited document to be sufficiently pertinent to use in a rejection, or otherwise does not consider it to be prior art for any reason, or even if the Examiner does not believe that the guidelines for citation have been fully complied with. This is requested so that each document becomes listed on the face of the patent issuing on the present application.

The present Information Disclosure Statement is being submitted in compliance with 37 CFR 1.56, but the citation of such document is not to be construed as an admission that such document is necessarily relevant or prior art. No representation is intended that the cited documents represent the results of a complete search, and it is anticipated that the Examiner, in the normal course of examination, will make an independent search and will determine the best prior art consistent with 37 CFR 1.104 and, in the course of each search, will review for relevance every document cited on the attached form even if not initialed.

Also enclosed is a Foreign Search Report issued on April 9, 2004 for a foreign counterpart of the present patent application, in which the presently disclosed references were cited. Since a translation of the Search Report is also enclosed, it is believed that the applicant in the above-identified patent application has now met the "concise explanation" requirement of 35 C.F.R. 1.98.

The present Information Disclosure Statement has been submitted prior to the receipt of an Office Action in this application. Accordingly, no fee is due. However, in the event that a first Office Action was mailed on or before the date of submission of this disclosure statement, the Commissioner is hereby authorized to charge any fees to deposit Account No. 50-0521.

Respectfully submitted,

Date:

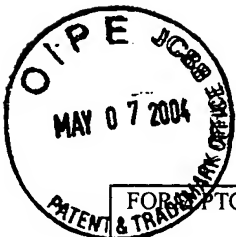
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| FOR PTO-1449 U.S. Department of Commerce Patent and Trademark Office INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary) | Serial No. 10/625,049 |
| | Inventors: David Lawrence |
| | Docket No. 3499-226 |

U.S. PATENT DOCUMENTS

| EXAMINER INITIAL | | DOCUMENT NUMBER | DATE | NAME | CLASS | SUBCLASS | FILING DATE IF APPROPRIATE |
|---------------------|--|--------------------|---------|--------------|-------|----------|-------------------------------|
| | | 2002/0138417 | 9/26/02 | Lawrence | 705 | 38 | 2/12/02 |
| | | 6,542,905 | 4/1/03 | Fogel et al. | 707 | 200 | 3/7/00 |
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FOREIGN PATENT DOCUMENTS

| EXAMINER INITIAL | DOCUMENT NUMBER | DATE | COUNTRY | TRANSLATION |
|------------------|-----------------|------|---------|-------------|
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OTHER DOCUMENTS

| EXAMINER INITIAL | | AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC. |
|---------------------|--|---|
| | | Int'l Search Report from PCT/US03/23033 dated April 9, 2004 |
| | | Anonymous. "Information available at the web site of insuremarket". 20 February 1999. 6 pages |
| | | Anonymous. InsureZone's AgentSecure Expands by Adding Life and Disability Insurance to its Existing Commercial P&C Product Set. PR Newswire. No. 11920919. 13 May 2002. Page 1. |
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|---|-----------------|
| EXAMINER | DATE CONSIDERED |
| EXAMINER: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. | |

Form PTO-1449 [6-4]